HOME BUSINESS

SPRING 2023

Home-Based Business & Opportunity Magazine

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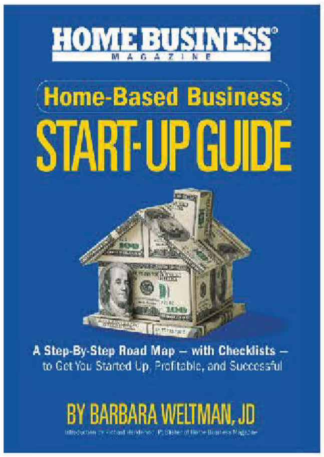
Tara Lassiter

SPRING START-UPS

Review and Launch One of these Home-Based Businesses - Pg.13



HOME BUSINESS MAGAZINE

Home-Based Business

START-UP GUIDE

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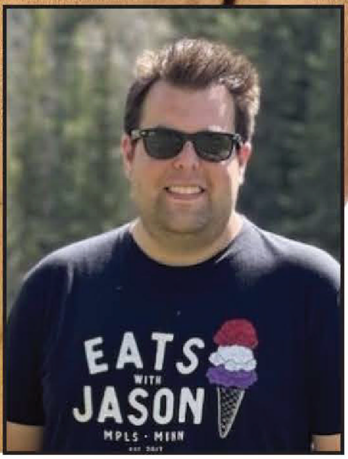

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Time for a Spring Clean in Your Business?

I couldn't figure out what to write about in this issue's publisher letter. Writer's Block! So I'm just going to start with the issue, Spring 2023, and work from there. Let's run with "Spring Clean-Up." Here are a few ideas:

Home Office: If we're going to have a clean-up, let's start with a physical one. Take a look at your work space. Are cables going everywhere in a spaghetti mess? Get your cables untangled and organized. Clean-out physical files and paperwork that's been piling up. Digitize what you can, file the rest. Find places outside of your office space to place filing boxes and cabinets. Go through office shelving and throw out or file what you can, such as those paperback books you've been planning to read for the last few years, and never got around to it. De-Clutter!

I bet your office also has a lot of old computers, hardware, lights, mic's, cables, etc. that no longer work or you can't even find what component they plug into. Just get rid of it! Take a trip to your local office store for ideas and products that can clean up your office, including cheap portable storage solutions.

Even look at your "wall hangings." Maybe it's time to take down some of that old art work or photos, and put up something new. Keep in mind that all of those images on your office walls are churning in your subconscious as you're working.

I think the avant-garde term we're working towards is "Feng Shui," where you arrange objects in your office in a way that "improves success, health and happiness." This is a complex subject within itself. But if you clean up your office, organize it, give it a face lift; and remove and de-clutter what you don't need, that will go a long way to improved Feng Shui serenity.

Spring-clean your business too. Last issue's *Publisher's Letter* (Winter 2023) discussed reviewing your business and its plans. Take a hard look at your customers too. Are there any who are creating more trouble than they're worth? "Feng Shui" them out! Look for ways to streamline communications with your customers and vendors; particularly emails. Review all of those automatic business charges that hit your bank account each month for various support services. They add up! Do you really need all of them? I have a few for internet support to "clean up." I called one service to cancel that I didn't really need, and to my surprise they reduced my monthly fee by 50%!

It's time for you to give your business a Spring Clean. Just walk into your office, look around, start with a "clean-up" mentality; or what in military we called "Field Day," and get moving! HBM

Richard Henderson, Publisher, *Home Business® Magazine*

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Step 5 Get the Protection You Need:

How to Avoid Legal and Financial Trouble

BY BARBARA WELTMAN

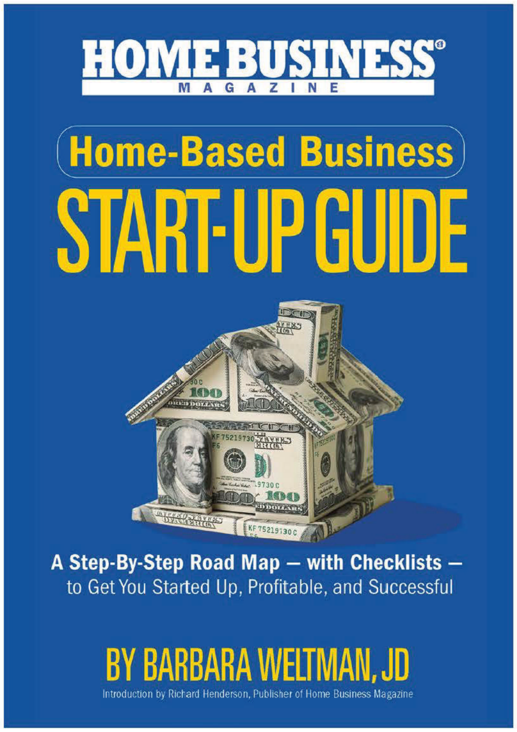
Excerpted from: Home Business Magazine's Home-Based Biz Start-Up Guide:
Order at https://homebusinessmag.com/home-based-business-guide

Step 5: Get the Protection You Need

You've decided what your business is going to be all about and how to get set up. The next step is to think about ways to protect your business, and yourself. Opting to incorporate or form a limited liability company gives you personal liability protection, as you learned in Step 4. But there's more that you can do to avoid legal and financial problems.

Insurance protection

Regardless of the type of entity you've opted for, having the right insurance protection is essential.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BY BARBARA WELTMAN, JD
Introduction by Richard Henderson, Publisher of Home Business Magazine

- Some insurance is mandatory, such as having workers' compensation if you have an employee (including yourself unless you are permitted under state law to opt out and you do so).
- Some insurance is highly advisable, such as a policy or policies to protect your property (e.g., your equipment; your inventory) and provide coverage for third parties that are injured as the result of negligence in the course of your business.
- Some insurance is helpful, such as cyber-liability coverage, though costly and not necessarily something you may be able to carry initially.

The following is a listing of insurance you should consider. This list is not exclusive; there are many other types of policies that can be helpful if and when you put employees on staff. It's essential that you talk with an insurance agent to get the coverage you need and find ways to make it affordable.

Business owners policy (BOP). This is a comprehensive policy that provides casualty and liability coverage. Casualty insurance covers losses due to fire, theft, or another casualty that destroys your business property. Casualty insurance may also cover data recovery if your computer system is damaged or destructed. Liability coverage protects your customers and clients from injuries on your premises resulting from your negligence. Be sure to understand what is and what is not covered (exclusions) under a policy.

- Don't assume your homeowners' or renters' policy covers your home-based business activities. Usually, there is no coverage for business property and/or liability for business guests. You can obtain the desired coverage by buying a BOP. Alternatively, you may get the protection you need simply by adding a rider to your existing personal policy. Check with your insurer about this option.
- Don't assume you're covered for flood damages. You may need a separate flood insurance policy.

Workers' compensation. This coverage is required in every state except in Texas, where it's not mandated but still desirable. This coverage provides compensation for employees, including S corporation owner-employees, who are injured on the job. You can be penalized if you don't carry the requisite coverage.

S corporation owner-employees may be able to opt out of coverage. Conversely, in some states, owners and partners—who are not employees and not otherwise part of workers' comp—can opt in. Check with your state.

Unemployment insurance. This coverage protects employees when they are terminated for other than gross cause. So, by definition, it cannot be used by self-employed owners for their own protection. When work dries up, this coverage doesn't help them.

If you have any employees, you're required to have this insurance. It's really a tax, however, imposed by the federal government and your state. It's referred to as insurance because state taxes are based on your claims experience (how many former employees claim unemployment benefits). Check your state's rules through the tax, labor, or other department handling unemployment insurance.

An interesting twist: If you've been let go from a job and are currently receiving unemployment benefits while you think about starting a business, you may be in luck. In some states—Delaware, Mississippi, New Hampshire, and New York—you can continue to receive unemployment benefits while starting a business. You don't have to look for another job.

Auto policy. If you use your personal car, truck, or van for business, such as delivering items, going to the post office, or making any other business-related trip, be sure your policy covers business driving. You may need to add a rider to your existing policy or perhaps increase your coverage limits.

If you drive for Uber, Lyft, or other such company, you may have coverage through that company for business driving. Be sure to understand the limits of coverage and when such coverage applies or does not apply.

Legal Documents
Documents

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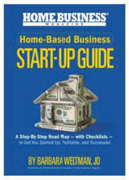
Errors and omissions (E&O) insurance. Think malpractice coverage (professional liability insurance). E&O coverage is insurance to protect you from claims of doing something wrong or failing to do something that should have been done. Most professionals—attorneys, doctors, engineers, and even business coaches—carry this coverage.

Health insurance. If you no longer have health insurance through an employer, how are you going to get this important protection? Think about this: if you have health issues, how are you going to run your business? It's important to stay healthy, and having good health insurance can help you do this by taking preventive care measures (e.g., flu shot, annual checkup). You can buy health insurance directly from insurance companies that have this product, but usually, this is the most costly way to go. Some ideas on how to obtain affordable health coverage:

- *Spousal coverage.* If you have a spouse who has health coverage through his/her employer, it may be possible to add you to the policy. Getting in on this employer group health plan is usually the least costly way to go.
- *COBRA.* If you have health coverage through an employer and leave the job, you may be able to continue that coverage for 18 months. You'll pay the premiums plus a small administrative fee (unless the employer pays some or all the premiums for some months), but you'll have the same coverage you're used to.
- *HDHP/HSA combo.* Consider buying a high-deductible health plan (HDHP), with low premiums, and making tax-deductible contributions to a Health Savings Account (HSA). This "package deal" is less costly than traditional coverage and, if you stay healthy, provides a savings account for future needs. You can learn more about this combo from the IRS.gov
- *Government help.* If your household income is below a set limit, you may be eligible to have the federal government pay part of your health coverage which you obtain through a government exchange (Marketplace). The help is via the application of a federal tax credit, called the premium tax credit, which you use on an advanced basis. Find out more from HealthCare.gov. Even if your household income is not low enough to warrant this financial assistance, you may still find affordable coverage through the government exchange.
- *Medicare.* If you are at least 65 years old, you can obtain health coverage through the federal Medicare.gov programs. The coverage starts at age 65, even if you are still working and regardless of whether you're collecting Social Security benefits.

Other types of coverage. Whether you want or need to have other types of insurance protection depends on what you do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to Get You Started Up, Profitable, and Successful
BY BARBARA WELTMAN, JD

Biz Start-Up Guide: Step 5 Get the Protection You Need

Continued from page 15

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and what you can afford. Here's a brief listing of some other types of policies to think about, with the assistance of your insurance agent.

- *Business interruption insurance.* If your home-based business is your livelihood and some catastrophic event—a fire, natural disaster, or riot—shuts you down, how will you carry on? This coverage can help you financially during your period of closure.
- *Cyber-liability coverage.* This coverage protects you in case you're hacked or experience other computer problems. For instance, if you store customer credit card information on your computer and there's a breach, the coverage can cover the cost of notifying customers, providing them with credit monitoring, and getting your system back in shape.
- *Disability insurance*. If you depend on your home-based business for income to cover your personal expenses, what would happen if something happened to you? Some states have short-term disability coverage for employees (it doesn't cover self-employed individuals). Of course, there's always the possibility of obtaining benefits from Social Security, but only if the disability is severe. This means the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. Consider obtaining a disability insurance policy to protect your income (you may be able to obtain group rates through a trade association to which you belong).
- *Performance and fidelity bonds.* While not strictly insurance, these bonding options protect a business from certain acts (e.g., destruction of customers' property; failure to timely complete certain contracts). Learn more about these bonding options from The Hartford and Nationwide.com.

You can learn more about these and other types of insurance coverage from the National Association of Insurance Commissioners (NAIC.org) Talk to your insurance agent about ways to reduce the costs or at least make them workable. For example, if you increase the deductible, your premiums go down or you may be able to spread the cost of coverage over the year (e.g., quarterly premiums).

Intellectual property protection

According to the World Intellectual Property Organization, intellectual property, or IP, refers to creations of the mind, such as inventions; literary, artistic, or musical works; designs; symbols; names and images used in commerce; and business processes and information. IP isn't something you can touch; it's the product of mental brilliance that is often reflected in your brand and your logo. And IP can be very, very, very valuable. Think about the brand value of Amazon, Apple, and Google. Don't downplay the potential value of your brand.

Because your IP is a valuable asset or assets, you need legal protection. You don't want another business to make money off your IP unless you grant them permission. There are generally four ways to protect your IP:

- Patents
- Copyrights
- Trademarks.
- Trade secrets.

Patents. As the government describes it, a patent is a limited duration property right relating to an invention, granted by the United States Patent and Trademark Office (USPTO). The term "invention" is broad, because there are algorithm patents for math that describe a particular process or purpose (Google has numerous such patents). There are also plant patents granted for the invention or discovery of a plant variety that can be asexually reproduced (with some exclusions).

Usually, patent protection lasts for only 20 years. Some things can be patented; others can't. It can be costly to obtain patent protection, but it is essential if you want to commercially exploit your invention and keep others from doing so. There are, however, ways to reduce costs until you determine it pays to complete the patent process. You can learn more from the USPTO.gov. Obtaining a patent is not a DIY activity. You need the assistance of a patent attorney, which will cost you serious money.

Copyrights. This is government protection for literary, artistic, or musical creations. Protection lasts for the life of the creator plus 70 years. You can obtain a copyright for your creation on your own; you don't need an attorney to do this for you. Learn more from the U.S. Copyright Office (Copyright.gov).

Trademarks. This is government protection for a name, a word, a symbol, and/or a design to identify you or your product and distinguish you or your product from others. Think about the Nike swoosh and the phrase "Just Do It"; they're both trademarked, as well as the company name Nike. A service mark is like a trademark, but is for the source of services, rather than goods. This government protection lasts as long as you safeguard the name and don't let it fall into generic use (think about previously trademarked names that are now in general use, such as aspirin, cellophane, and most recently App Store). The thing that's trademarked is identified by the symbol ™ to indicate the source of the product or service. If it's followed by an ®, you know it's been registered. Trademarks were discussed in Step 4. You can also learn more about them from the USPTO.gov.

Trade secrets. As long as you can keep a secret about a formula or other IP, it's yours and no one else can use it. Think about the Coca Cola and KFC formulas that have been protected for many, many years just by keeping them under lock and key. Trade secrets go beyond formulas. It can include, for example, your customer list and price list, and any other processes that are unique to your business that you created.

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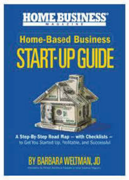
Other protection

There are many different ways in which you can gain additional protection beyond the way in which you organize your business, the insurance you carry, and the legal protections for your intellectual property.

Your team of professionals. Working from the confines of your home, you don't have the vast departments that major corporations do, such as HR, accounting, marketing, and legal. But you can assemble a team of experts that you can turn to when and to the extent you need assistance with problems or issues. Put your team together upfront so you have their contact information



Biz Start-Up Guide: Step 5 Get the Protection You Need

Continued from page 17

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readily available to call on them at a minute's notice. Here are some of the professionals to consider:

Accountant. You need an advisor for tax and financial matters. Most business owners use a CPA or other tax professional not only to prepare and file tax returns, but also to provide guidance and assistance with business decisions. For example, a tax pro can help you determine whether it makes more sense for your business to buy or lease a vehicle, assuming you need one. And if you are self-employed, this person can help you figure the amount of estimated tax you need to pay to avoid underpayment penalties.

If you don't know a tax pro and are looking for one, ask other business owners in your area or your other "team members" for a referral. You can also locate a CPA in your area using the AICPA's "Find a CPA" (AICPA.org) If you only want a tax return preparer, you can search (by zip code and credentials) the IRS directory of federal tax return preparers—accountants, attorneys, enrolled agents, and annual filing season program participants—who have the necessary Preparer Tax Identification Number (PTIN) to prepare federal tax returns.

Attorney. In the course of starting up and running your business, you're bound to need the services of an attorney for various matters. This can include, for example:

- Incorporating or forming a limited liability company
- Reviewing agreements and contracts
- Protecting your intellectual property

It's likely that you won't use the same attorney for all matters because these legal experts tend to specialize in an area of law. Even if you don't have an immediate need for an attorney, it's a good idea to line one up for any future requirement. As with a tax pro, you can ask around for referrals. You can also seek referrals from your country or state bar association.

Banker. It's always helpful to know your business banker. This is the manager at the branch at which you maintain your business bank account. While this person isn't necessarily the one who can make loan decisions if and when you need such financing, it is a good place to start. What's more, your banker is often a great source of information about your community and a resource for referrals to other experts.

Information technology expert. If your computer system is essential to your business, be sure you can get immediate help to fix any glitches you experience. Many IT experts can access your computer remotely and remedy your problems.

Insurance agent. Business insurance is a complex matter, as you've seen earlier in this chapter. It's wise to work with a knowledgeable agent to help you understand your needs and coverage solutions. You may need more than one insurance agent; not all of them handle all types of coverage.

Registered agent. If you have a corporation or limited liability company, you may also want to select a registered agent to help protect the status of your entity. A registered agent is a designated person to receive official notices from your state on behalf of the entity. There are some good reasons for engaging a registered agent (score.org) rather than doing it yourself.

Virtual assistant (VA). If you need administrative help, it may make business sense to seek an outside source. As Mary Kay Ash, founder of Mary Kay, said: "Delegate your work. Stop spending dollar time on penny jobs." You don't have to have the person sitting next to you. Consider engaging a virtual assistant to handle your scheduling, social media, bookkeeping, or any other tasks you need to get done. This frees you to do the core work of your business. Learn more about virtual assistants and search for one from AssistU.com, Uassist.ME or other similar sites.

Webmaster. If you want to create and maintain a website for your business, decide whether you can do this on your own or would be better served to use outside experts. Of course, there are many DIY sites, such as GoDaddy.com, Register.com, SquareSpace.com, and Wix.com, to help you create a site on your own (in some cases for free). But a webmaster may be helpful, depending on the complexity of your site and your business needs. A webmaster should not only be up on technology, but also marketing strategies that are reflected in a website, such as search engine optimization (SEO).

Data protection. One of the most valuable assets of your business is information. This can include confidential information, such as customer lists and pricing information. It also includes your accounting system with your income and expenses, your contacts—vendors, your team, and more—plus research you may have done on products or services. The first line of defense to safeguard your information is taking good data protection steps by using:

- A firewall for your internet connection
- Virus protection (a usual product includes anti-virus, anti-malware, and anti-spyware protection)
- Strong passwords
- The latest versions of your software

Also beware of phishing, malware threats, and other potential attacks designed to obtain your business information. It is highly advisable that you don't use public Wi-Fi when you're in Starbucks or Dunkin, at the airport, or just out and about; this Wi-Fi is unsecured and is too vulnerable to infiltration.

Your IT person can advise on the best measures to use for data protection. But even if you are hacked, your data is protected if you've backed up the information. If you store information on your computer, use a data backup system. Automating this to back-up regularly without having to do it manually is vital. Of course, if you store information in the cloud, you don't have to backup information. This occurs automatically by virtue of where you keep it.

Best business practices. Perhaps the biggest threats to small business are lawsuits or running afoul of government rules.

Best practices to avoid lawsuits. The best way to protect yourself from being sued is to follow good business practices. Be sure that if you're asked to sign a legal document, such as a nondisclosure agreement or contract, you have an attorney review it. Also watch what you post on social media…even if a customer posts something negative about your business… because it can lead to litigation. If you have any questions about anything that may concern a legal issue, reach out immediately to an attorney; don't wait for an issue to develop into a problem.

Best practices to avoid violations of government rules. Make sure you stay up to date on rules and regulations affecting your business. For example, when it comes to operating a business from home, local zoning laws may affect whether you can do it, or if so, whether you must notify the government and pay a fee to be in compliance. Be sure you have all licenses and permits to operate and that you file all required forms on time. HBM

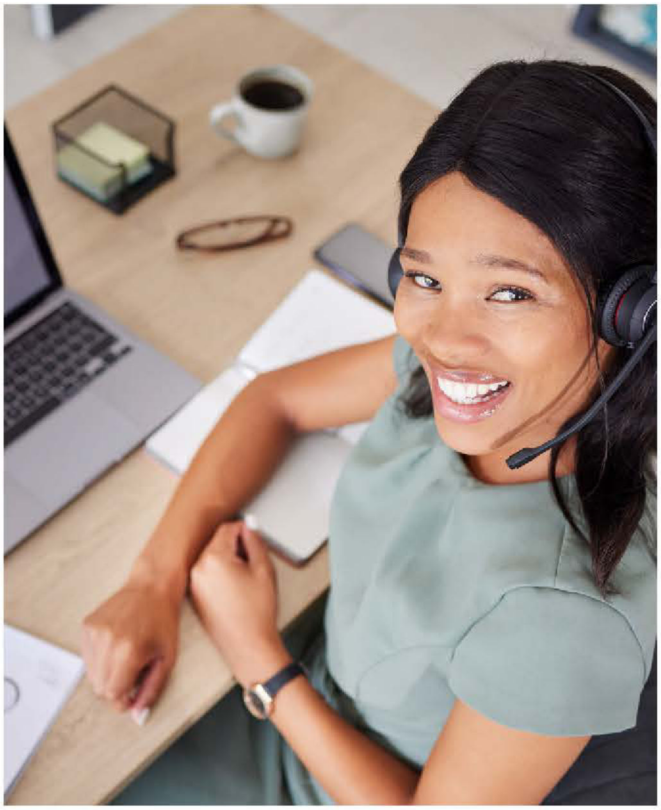

PHOTO BY DEPOSIT PHOTOS

Barbara Weltman

Barbara Weltman is an attorney, prolific author, and a trusted professional advocate for small businesses and entrepreneurs. She is also the publisher of Idea of the Day® and monthly e-newsletter Big Ideas for Small Business® at BigIdeasForSmallBusiness.com. She has been named one of the Top 100 Small Business Influencers five years in a row and has won numerous awards for her blog. You can follow her on Twitter @Bigideas4SB.

Checklist for Protecting Your Business

Questions	Yes	No	N/A
Do I need a business owners policy?			
Can I increase my homeowners/renters policy for my business needs?			
Do I need workers' compensation for myself?			
If I'm required to have workers' comp, should I opt out?			
Do I have to pay unemployment insurance for me?			
Does my auto policy cover business driving?			
Do I need E&O or professional liability insurance?			
Have I decided how to obtain health coverage?			
Do I understand my health coverage options?			
Do I want/need business interruption coverage?			
Do I want/need cyber-liability coverage?			
Do I want/need disability coverage?			
Do I want/need performance/fidelity bonds?			
Do I have an invention or process that should be patented?			
Do I have a creation that should be copyrighted?			
Do I have a name, word, symbol, or logo that should be trademarked?			
Do I have trade secrets and understand how to protect them?			
Do I need/have an accountant?			
Do I need/have an attorney or attorneys?			
Do I need/have a business banker?			
Do I need/have an information technology expert?			
Do I need/have an insurance agent?			
Do I need/have a registered agent?			
Do I need/have a virtual assistant?			
Do I need/have a webmaster?			
Do I have data protection practices in place?			
Do I understand best practices to avoid lawsuits?			
Do I understand best practices for complying with government rules and regulations?			

Protecting your business

If you've answered "yes" to having the necessary insurance, legal protections for your intellectual property, and taking other steps to protect yourself and your business, then you're ready to get going in your business. It's time to start reaching out to customers so you can begin to make money…as you'll see in Step 6.

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Podcast – Funnel Fury – Tara Lassiter on Lead Generation in Your Biz

BY RICHARD HENDERSON

HOME BUSINESS
HOME BUSINESS
Tara Lassiter
RICHARD HENDERSON

Interview with Digital Marketing Expert Tara Lassiter

After 12 years of modeling on the QVC channel, what is a model to do? Tara Lassiter decided to trade fashion modeling for funnels. Tara found that by launching an online business with the help of funnels, this helped her escape what she calls her "golden handcuffs."

Today Tara Lassiter helps entrepreneurs achieve time freedom by packaging their talents into digital products, building life-first businesses, & growing impactful personal brands. Richard "Capt'n'" Henderson interviews Tara Lassiter (www.TaraLassiter.com) on how you too can "up your digital marketing game" with funnels.

Tara Lassiter

TL
TARA LASSITER

Subjects discussed in podcast include:

- How Tara made the leap from QVC model to digital marketer
- How did acting & modeling make Tara a better marketer?
- Where should entrepreneurs look to get started in online marketing?
- The basics behind using funnels for lead generation
- How can a budding entrepreneur create a simple lead funnel?
- Building "sustainable traffic strategies" that are linked to funnels
- Capturing email addresses and nurturing these leads into customers
- How the phrase "passive income" can be disingenuous
- What is one thing you can do tomorrow morning to get started with funnels and lead generation?

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PRODUCT REVIEW

Products for the Home-Based Entrepreneur for Spring 2023

BY EDITOR

Photo Credit: Flexispot

FlexiSpot Soutien Ergonomic Office Chair

The FlexiSpot Soutien Ergonomic Office Chair gives you the ultimate seating experience behind your desk. Featuring three height adjustment levels and a gentle rebound system, the elegantly curved backrest ergonomically conforms to the neck and spine for maximum headrest and lumbar support. The Soutien is adjustable in four dimensions, and the flexible armrests contour effortlessly to your arms and elbows for maximum comfort. The Soutien comes in black or grey. Price: $269.99. Visit https://www.flexispot.com/ergonomics-3d-lumbar-support-office-chair-oc10b-oc10g HBM

Photo Credit: Troubadour Apex

Troubadour Apex Backpack

This Troubadour Apex Backpack is perfect for your commute, gym kit, and day trips. Its lightweight waterproof fabric, lining, and zippers keep your gear dry. The padded section fits up to a 17" laptop. Multiple internal pockets are for easy organization. The backpack includes a zipped external pocket and two retractable bottle holders. Price: $245. Visit https://www.troubadourgoods.com/collections/backpacks/products/apex-backpack?variant=43417929875688 and Mujjo HBM

Photo Credit: No Ruff Waves

No Ruff Waves Men's Surf Tee in Charcoal

No Ruff Waves offers adventure apparel for dog dads. Stylish, soft, and lightweight, this surf shirt is a must-have for any dog dad's wardrobe. Shirts are true-to-size for men, and are made with 90% organic cotton/10% recycled polyester. They are easy care, machine washable – preshrunk, tagless, and crew neck. Fetch the Sun donates $2 to animal shelters for every shirt sold. Price: $45. Visit https://www.fetchthesun.com/product-page/no-ruff-waves-men-s-surf-tee-organic-cotton HBM

Photo Credit: SnapPower

Cozy Earth Women's Bamboo Ultra-Soft Midi Skirt

Comfort meets class in Cozy Earth's first women's skirt made from the same softness of their Oprah-approved Women's Bamboo Ultra-Soft Jogger. Featuring two knee-length slits to offer free-flowing, feminine flair and ultra-soft brushed finish, this seasonless midi skirt offers endless styling options to look effortlessly elegant in less time. Price: $124. Visit https://cozyearth.com/products/women-s-ultra-soft-bamboo-midi-skirt?variant=41544978759860 HBM

PRODUCT REVIEW

BY EDITOR

Photo Credit: Uber Appliance

Uber Appliance's Air Fryer XL Deluxe

Backyard BBQ's? Summer celebrations? Family dinner night? Have no fear! Cook up all your family meals this summer with Uber Appliances Air Fryer DELUXE! It comes with a 5 quart basket so you have enough room to air fry an entire chicken! The basket is also dishwasher safe. The Uber Air Fryer XL features an easy-to-use touch display for temperature and time setting with temperatures ranging from 150 Fahrenheit to 400 Fahrenheit. Price is $109.00. Visit Uberappliance.com, Amazon, and Wayfair. HBM

Photo Credit: Boarderie

Boarderie Cheese Lovers Ciccetti Cheese & Charcuterie Board

Honored by Oprah Winfrey in November 2022 on her exclusive "Favorite Things" list and featured on ABC's 'Shark Tank" on November 18, 2022, Boarderie is the first and only company that is shipping completely pre-assembled, catering-quality cheese and charcuterie boards overnight. Pictured above is the Cheese Lovers Ciccetti Cheese & Charcuterie Board. Price $119.00. Visit boarderie.com HBM

Photo Credit: Good Molly's Cookies

Good Molly's Cookies

Good Molly's, a woman-owned startup, offers Bakehouse Cookies handmade with premium and organic ingredients like Certified Gluten Free and Purity Protocol Wyoming Oats (without glyphosate) and Vermont Maple Syrup. You won't find any artificial ingredients or preservatives in their cookies — just pure, delicious indulgence! Just about everyone can enjoy www.goodmollys.com/collections/all because they are gluten free, dairy free, egg free, soy free, peanut free, sesame free, tree nut free (other than coconut), and vegan. HBM

Photo Credit: doTERRA System

doTERRA MetaPWR Supplement System

The MetaPWR system includes six supplement products designed to support your metabolic health on a cellular level. Products in the system are also available individually. The MetaPWR system helps you live your most powerful life, supporting your metabolism, energy, and health on a cellular level. Each MetaPWR product offers a specialty, while also supporting and enhancing the benefits of the other products. Price: $238.67. Visit https://www.doterra.com/US/en/p/metapwr-kit HBM

PRODUCT REVIEW

Products for the Home-Based Entrepreneur for Spring 2023

BY EDITOR

Photo Credit: Cozy Earth

Cozy Earth Women's Bamboo Jogger Pant

Cozy Earth Women's Bamboo Jogger Pants have all the coziness of pajamas woven into a stylish silhouette that you can wear anywhere. With their flattering fit and phone-friendly side pockets, these super soft joggers will be your softest all-season staple. This ultrasoft brushed fabric is made of 62% Premium Viscose from Bamboo, 28% Acrylic, and 10% Spandex. Awarded Oprah's Favorite Things 2020. Price: $124. Visit https://cozyearth.com/products/cozy-earth-ultra-soft-bamboo-jogger-pant?variant=31072660750433 HBM

Photo Credit: Zoop

Zoop Complete Pet Bundle

Zoop makes utterly genius pet solution products that are better for pets, people, and the planet. Zoop is a non-toxic pet grooming brand that allows you to clean your pet's fur, paws, and ears with ease and harm free. After use, your pet will feel refreshed and cleaner than ever with Zoop's effective Health + Odor Grooming Towels - 15 Count, Health + Odor Grooming Wipes - 60 Count, and Stain + Odor Pro Eliminator Spray. Price: $48.99. Visit https://zoopbrand.com/products/complete-pet-bundle HBM

Photo Credit: doTerra

doTERRA SuperMint™ Oil

doTERRA SuperMint brings together CPTG® Peppermint, Japanese Mint, Bergamot Mint, and Spearmint essential oils for a powerfully refreshing blend. When diffused or used topically, doTERRA SuperMint offers an invigorating and energizing aroma for mental focus and enhanced stamina. This synergistic blend helps freshen the breath. In addition, it supports a healthy digestive system. Price: $42.67. Visit https://www.doterra.com/US/en/p/supermint-oil or https://www.doterra.com/US/en/p/supermint-beadlets HBM

Photo Credit: Plantmade

Plantmade Scalp and Beard Massager

Plantmade's Scalp and Beard Massager gets rid of dead skin cells and reduces dandruff. It removes excess build-up, dirt, and toxins. The soft silicone bristles exfoliate, providing gentle relief from itchiness. Moreover, they help you get to those hard-to-reach places. The massager stimulates blood flow to spark hair and beard growth at the follicles. Price: $14. Visit https://www.weareplantmade.com/products/scalp-and-beard-massager HBM

PRODUCT REVIEW

BY EDITOR

Photo Credit: doTerra

PlantMade's Origin Hair Growth Kit

PlantMade offers pure, plant-based, and powerful formulations designed to give you healthy and hydrated hair! Mend and repair damaged hair and strands. Reactivate "sleeping" follicles. Reduce excessive breakage and shedding. PlantMade's Origin Hair Growth Kit products are made of 100% vegan, plant-derived ingredients. Price: $91.00. Visit https://www.weareplantmade.com/collections/all-products/products/origin or https://www.weareplantmade.com/collections/all-products HBM

Photo Credit: Blithe

BLITHE Pressed Serum Line

BLITHE's Pressed Serum Line consists of skincare products of highly nutritious compressed serums that feature cold-pressed technology and slow fermentation. The four types include: Pressed Serum Tundra Chaga to improve skin elasticity; Pressed Serum Crystal Ice Plant to soothe irritated skin; Pressed Serum Velvet Yam to moisturize skin; and Pressed Serum Gold Apricot to brighten skin tone. Price: Starting at $34 per serum. Visit blithecosmetic.com HBM

Photo Credit: Blithe

BLITHE Bubbling Splash Mask

BLITHE's Bubbling Splash Mask contains extract of Aloe Vera, Avocado, and African Whitewood that are full of Vitamin A, C, and E. This innovative mud mask provides a deep cleanse and minimizes/tightens pores. A blend of clay from Canada and glacial water from Alaska, the mask removes impurities and excess oil and decreases pores without drying the skin. Vegan, Cruelty-Free, Gluten Free, Hypoallergenic. Price: $24 for 4.0 fl oz. Visit https://www.blithecosmetic.com/collections/cleansers/products/bubbling-splash-mask-indian-glacial-mud HBM

Photo Credit: TAbleTopics

TableTopics®

Looking for an effortless way to spark conversations at the dinner table? Call the family around, put away the electronic devices, and get gabbing with TableTopics®! Each card features a fun or thought-provoking conversation starter that will get everyone thinking and sharing about new and favorite things. Choose from these fun themes: Kids, Teen, Infomania Family. Starting at $9. Visit www.tabletopics.com HBM

Starting a Successful Home Security Company: Step-By-Step Guide

BY EDITOR

With security concerns and the desire to keep possessions secure growing globally, a home security company is a highly successful business to start. The options are limitless, from selling taser guns for self defense to smart home security.

Photo Credit: DepositPhoto

Given the rise in crime globally, there has been an unprecedented adoption of novel safety and security technologies. Furthermore, reliable vendors for security products have become increasingly difficult to find, fueling demand for smart home security. This has made the home security industry a profitable venture for entrepreneurs.

This is all very promising, but how can you get started with a home security company? Here are sure-fire tips to get you going.

Step 1: Conduct Market Research

Market research is an essential component of company strategy. Starting a successful business entails more than just the enthusiasm and optimism of developing a product; it is a systematic, data-driven process.

Conducting market analysis before you launch provides you insight into the industry, allowing you to find holes you can address to stand out and attract people to your firm.

Conduct a fast search for existing home security firms. Discover what existing brand leaders are doing and see how you could do it better.

Do you believe your company can provide something that other firms cannot (or can provide the same thing cheaper and faster)? Furthermore, do you have a strong idea and are ready to develop a business plan?

Examine the consumer's wants and make sure you're offering or supplying exactly what they require.

For instance, in areas where mass shootings are regular, people are purchasing bulletproof gear such as backpacks, clipboards, and even three-ring binder inserts in the expectation that these may protect them from gunfire. Another example is self defense items such as tasers, security batons, and tactical flashlights powered with electricity.

Step 2: Develop a Business Plan

A solid business plan is an essential component of starting any firm. This preparation will guarantee that you are prepared for success from the outset.

The following information should be included in a business plan:

- Information about you - your industrial expertise and professional history, necessary certifications, and current relationships.
- Overview of the business - your company's name, services, client objectives, and operating model. It should also contain a SWOT analysis to identify your company's strengths, weaknesses, opportunities, and threats, as well as its goal, mission, and values.
- Finances - how you intend to finance your company, sales projections, and launch budgets.
- Full summary of your services - price, how you will carry out the services, sales strategy, legislative and insurance needs, policies and processes, the potential for development.
- Market research entails doing online and physical research into the security sector market (e.g., conducting web searches and reading related publications), conducting field research on your ideal consumers (e.g., conducting interviews or surveys), analyzing the customer needs, and competition.
- Marketing and promotion strategy - how will you build awareness of your new company and attract customers?

There are several internet tools available to help you write a business plan, including simple templates. Set aside committed time to finish your company strategy; it is not an easy undertaking, but it is necessary.

Step 3: Come Up with a Business Model

Business models have evolved throughout time. Businesses all around the world have learned to harness both physical and digital storefronts in order to stay competitive in the current economy.

BY EDITOR

Whatever store you choose, be sure it meets your needs and those of your consumers.

Many organizations have begun to integrate technology into their business models in order to better fulfill consumer needs, and some have even taken an omnichannel strategy to boost returns.

Businesses have created one-of-a-kind solutions to assist streamline procedures and generate income. They are also utilizing both systems to their advantage. Whatever business module you establish, consider:

1. *Having a website.* Every genuine business has a website, period. When it comes to bringing your business online, it doesn't matter what size or sector it is.
2. *Social media account***s,** such as Facebook pages or LinkedIn company profiles, are not a substitute for your own business website but are rather helpful marketing platforms.

Step 4: Select Products and Services to Offer

Entering the security profession without knowing what you can offer your clients can only lead to disaster. You must decide the services you will provide so that you can guarantee you have the necessary finances and resources.

Below are some of the viable options:

- Internet security services, such as cybersecurity;
- Alarms;
- Home security and monitoring services;
- Self defense batons;
- Taser guns;
- Bulletproof backpacks for students;
- Stationary guard services;
- Crisis management; and
- Patrolling services.

When you select a security service niche to specialize in, the rest of the procedure becomes much simpler.

Step 5: Create a Marketing and Sales Strategy

In the service industry, word-of-mouth referrals are an important source of clients. People prefer to believe advice, especially from security organizations, because security is such a personal subject. Make sure you tell your family, friends, and neighbors so they may promote you to their networks.

Creating networks with real estate agents, homeowner associations, and housebuilders is another efficient strategy to advertise your firm. They may know potential clients for your services and be able to recommend you.

Social media is another excellent technique to advertise your company. It is one of the simplest and most successful strategies to market a new business.

When you have a solid following on your social sites, your chances of obtaining prospective clients grow since there is no limit to how far you may spread your network.

Step 6: Launch and Manage the Store

The final step is to obtain the necessary permits and licenses. To run your security company, you must have certain licenses and permissions. Each nation has its own unique set of norms and laws. So, find out what your state's requirements are in this respect.

Take the time and do house cleaning. Create a working framework. You most certainly already have industry experience, and you could even be an expert in the sector. However, this may not be enough to successfully manage your own security company.

Some key business abilities will be required, such as operations and people management, basic financial management, risk management knowledge, project management, effective communications and marketing skills, relationship building, and so on. Soft skills such as communication, cooperation, and teamwork are also required if you want to succeed.

Photo Credit: DepositPhoto

Conclusion

So, now that you've learned how to establish a security company using our six-point approach, why not turn your zeal for delivering outstanding security services into a profitable business and get started right away? HBM

Marcia Tiago Shares How to Start and Run a Successful Business in 2023

BY EDITOR

Starting and running a successful business can be an enriching experience. It can also be incredibly complex and challenging. With the rapid changes in technology, consumer trends, and the global economy, experts like Marcia Tiago in Miami, FL, say it is essential to stay informed to stay ahead of the competition. This blog post will explore critical elements for starting and successfully running a business in 2023.

Identify Your Niche Market

Marcia Tiago says the first step in starting a successful business is identifying your niche market. Make sure you understand what type of product or service you are offering, who it is catered to, and how it stands out from other related products or services on the market. The goal should be to create something that solves an existing problem or fulfills a current need while being unique enough to stand out from competitors.

Do Your Research

Before you launch any kind of business, it's essential to do your research. This means researching the market you're entering, understanding your target demographic, and familiarizing yourself with current trends. When analyzing the market, you're joining in 2023, focus on consumer demand and potential competitors. Doing so gives you insight into what consumers are looking for and who else is competing for that same customer base. Additionally, research any relevant laws or regulations that may affect how you operate your business. Knowing all of this information before starting will put you in a better position for success later on.

Be Flexible with Your Business Model

The way businesses operate is constantly changing due to technological advances and changes in consumer behavior. As such, it's essential to be flexible with your business model if you want to remain competitive in 2023. This means being willing to adjust pricing models, product offerings, and marketing strategies based on what works best for your customers at any given time. Additionally, ensure that your operations are agile enough to keep up with technological changes; otherwise, you may fall behind the competition or miss new opportunities altogether.

Embrace Digital Technology

Marcia Tiago says In 2023, digital technology will become even more pervasive than it is today; therefore, businesses must embrace it if they want to stay competitive. This means having an online presence (website or social media accounts) where customers can interact with your business directly; investing in artificial intelligence (AI) systems that can help automate specific tasks or provide personalized customer experiences; utilizing big data analytics tools to gain insights about customers; leveraging cloud computing solutions for added efficiency; and more. By embracing digital technologies like these, businesses will be better positioned for success when these technologies become even more prevalent later.

Develop an Online Presence

Photo Credit: DepositPhoto

In today's digital landscape, having an online presence is essential for businesses of all sizes. Your website should be modern and easy to navigate with intuitive menus, high-quality images, videos, articles, or blogs that provide value beyond just selling your product or service; utilize SEO (search engine optimization) strategies such as keyword analysis for higher visibility within search engines; optimize for mobile devices; offer secure payment options; include customer reviews; integrate social media channels; implement email marketing campaigns; etc.

Once your website is up and running, you need to ensure that it remains updated with fresh content regularly while also monitoring user analytics to track performance metrics such as page views per session, average time spent on a page, etc., which will allow you to make informed decisions about how best to optimize your site moving forward.

Create Brand Awareness

Marcia Tiago says another essential element of successfully running a business involves creating brand awareness among potential customers who may not otherwise know about your company or its offerings. The most effective way of doing this is through strategic marketing campaigns utilizing multiple channels, including social media platforms like Facebook and Twitter, video streaming sites like YouTube and Vimeo, paid advertising outlets such as Google Ads or Adwords campaigns on various websites/blogs related directly to your industry/niche market (this type of targeted advertising has been shown to produce significantly better results than general advertising campaigns).

You should also consider investing in influencer marketing where appropriate, as this can be highly effective for spreading the word about your brand quickly among niche markets that may still need to be made aware of its existence. Additionally, attending relevant local events can help build relationships with potential customers while positioning yourself as an expert within the industry — both of which are invaluable when trying to make brand recognition over time. HBM

Top 5 Minnesota Foodie Instagram Influencer Launches New Twin Cities Social Media Marketing Agency

BY EDITOR

EATS
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When it comes to Instagramming the Minnesota food scene, Jason Horowitz is usually one of the first influencers to come to mind. The powerhouse behind the @eatswithjason Instagram account (which boasts 34K followers and counting), Jason has orchestrated 500+ collaborations with local and national restaurants.

He was even nominated as a Top 5 “Best Local Foodie” Finalist in this year’s Twin Cities Collective Best of Awards! And now he is leveraging his expertise for his latest venture: www.EatsWith.com, the go-to Twin Cities social media strategy consultancy.

Jason has helped hundreds of clients realize their social media potential and is thrilled to help even more through his new company. The founding of Eats With was really years in the making. In 2020, Jason took his social media management skills to Honour Coffee & Raw Juice and worked for owners Jerad & Matt Poling. Together with Jerad and Matt, Jason grew Honour’s Instagram account from 2,900 followers to over 10,000 and grew Honour’s overall revenue by 200% in just one year! Realizing other restaurants could benefit from the social media strategies used at Honour, Jason and Honour co-founder & owner Jerad Poling founded Eats With to help other restaurants grow their revenue & social media presence.

Jason and Jerad teamed forces to create an impactful social media marketing agency to help other local restaurants convey their brand stories. identities, and grow to convert new followers into new customers in the door. Eats With offers services ranging from Instagram management, food photography, and influencer marketing to copywriting and product launch packages. The company engages the local community to connect with clients’ food & beverage offerings. Eats With specializes in building and growing online communities through social media and driving new business to clients through strategic partnerships.

Eats With helps clients maximize their social media marketing potential

Jason has one of the most engaging food accounts in Minnesota, reaching over 1.5 million accounts on a quarterly basis. For his Eats With clients, Jason focuses on capturing colorful, drool worthy, eye popping food items to showcase all of their core offerings. His top goal is to bring more customers to each business he visits. For more info, visit www.eatswith.com. HBM

Business Tips for 2023: Why Entrepreneurs Need to Step It Up

BY EDITOR

The world of entrepreneurship is changing rapidly. In the past decade, we've seen a dramatic increase in the number of entrepreneurs and a rise in innovative new business models and technologies.

PHOTO BY EKATERINA BOLOVTSOVA FROM PEXELS

As the business landscape continues to evolve, entrepreneurs need to stay ahead of the curve if they want to remain competitive. In this blog post, we'll discuss some business tips for 2023 that will help entrepreneurs stay ahead of the game.

1) Foster Adaptability

The most successful entrepreneurs are those who are able to adapt quickly and effectively to changes in their environment. This means having an open mindset and being willing to try new things. As the business environment changes rapidly, so too do customer needs and preferences. To remain competitive in this ever-changing market, it's vital that entrepreneurs have an agile approach to their business and are able to respond quickly when necessary. If entrepreneurs aren't able to adapt quickly to changes, they may find themselves falling behind the competition and losing out on potential customers.

2) Make Use of Technology

Technology is one of the key drivers of change in the modern business landscape, so it's essential that entrepreneurs keep up with emerging trends and technologies. Technology can help businesses become more efficient and provide them with a competitive edge over their rivals. For example, businesses can use technology such as artificial intelligence (AI) and machine learning (ML) to automate processes, freeing up valuable time for employees and improving resource management. These technological advances can also help businesses better understand their market and customers, allowing them to make more informed decisions regarding product development and sales.

3) Focus on Customer Experience

Customer experience is becoming increasingly important for businesses today, as customers expect personalized service from the brands they trust. To ensure customers remain loyal, businesses must strive to deliver exceptional customer experiences every time they interact with customers online or offline. This means understanding customer needs and preferences better than ever before so that businesses can create customized solutions tailored just for them. In addition, businesses should focus on providing excellent customer service online and offline if they want their customers to return again and again.

4) Invest in the Team

Your team is your most valuable asset, so it's essential that, as an entrepreneur, you invest in your staff if you want to remain competitive. Investing in training and development can help employees stay up to date with the latest trends and technologies and ensure they have the skills necessary to perform well in their jobs. Entrepreneurs who do not take these steps toward investing in their employees may find themselves with a team that is unprepared for the changes in the market and unable to succeed. Businesses can also use these investment tactics to reward employees, which can help with employee retention and create a more positive workplace culture.

5) Build Partnerships

The world of business is increasingly becoming more interconnected, so forging strong partnerships with other businesses can provide entrepreneurs with a significant competitive advantage. Working together with other businesses allows for greater access to resources and expertise and increased reach and exposure. Even if two businesses are in different industries, there can still be great synergies that can help both companies grow. These networks can also provide entrepreneurs with the support and guidance they need to take their businesses to the next level. Entrepreneurs should also consider seeking out a mentor to provide advice and guidance on how to succeed in the business world.

6) Enhance Digital Marketing Efforts

Digital marketing is one of the most powerful ways for businesses to reach their target audience, so entrepreneurs must make sure they are investing in these efforts. Developing a comprehensive digital marketing strategy that includes website optimization, content creation, social media management, and more is important. Businesses should also leverage data-driven approaches such as A/B testing and machine learning to help them understand their customers

Business Tips Continued

better and create more targeted campaigns. Finally, it's important to measure the results of these campaigns so that entrepreneurs can determine which strategies are working best for them.

7) Diversify the Business Model

Businesses should also be investing in diversifying their business models if they want to remain competitive in the years ahead. Businesses can no longer rely on a single income stream; instead, they must find new ways to generate revenue and profits. This means thinking outside the box and looking for opportunities to expand into different markets or launch new products and services. Additionally, entrepreneurs need to utilize digital tools to help them identify new ways of creating value and generating income. This could include anything from setting up an online store or developing a subscription service to creating customized products for customers.

8) Boost Creativity

The success of any business depends heavily on its ability to be creative and innovative. Creativity can help entrepreneurs differentiate their businesses from the competition, develop more effective solutions to customer problems, and create new products that meet their customers' needs. Entrepreneurs should encourage employees to think outside the box and come up with unique ideas for new products, services, or strategies. Additionally, entrepreneurs need to invest in ways to boost creativity if they find themselves in a rut with their business strategies. Doing things like hosting brainstorming sessions, trying delta 9 THC gummies to enhance creativity, and offering rewards to employees for new ideas can help to foster a creative environment.

9) Take Advantage of Automation

Technology is changing the way businesses operate, and automation is allowing entrepreneurs to streamline their processes. Automating mundane tasks such as data entry, customer service, and inventory management can save valuable time and money for businesses. Additionally, automating these tasks can also reduce errors and increase accuracy, which can help to improve customer satisfaction. Investing in automation can also help increase efficiency and reduce overhead costs, which can significantly impact a business's profitability.

10) Streamline Business Processes

Entrepreneurs need to also look for ways to streamline their business processes. By removing any unnecessary steps or eliminating redundant tasks, businesses can become more efficient and save time. Additionally, streamlining processes can help to reduce costs and increase productivity. Businesses should also be leveraging technology wherever possible to automate tasks and make their processes more efficient. This might include investing in software solutions that can take care of accounting or customer service tasks or utilizing machine learning techniques to analyze data and provide insights into how businesses are performing.

Photo Credit: DepositPhoto

11) Keep Learning

As the business world continues to evolve, entrepreneurs need to be sure that they are staying on top of the latest trends and developments. This means continually learning new skills and keeping up with changing regulations. Allowing yourself to be open to new ideas and ways of working can help entrepreneurs to remain competitive in the years ahead. Entrepreneurs should also be investing in professional development opportunities such as conferences or workshops so that they can stay up to date on the latest industry trends and strategies. Expanding their knowledge and skills can help entrepreneurs stay ahead of the curve and ensure that their businesses remain competitive.

Final Thoughts

Businesses must step up their game if they want to survive and thrive in 2023. Following these tips can give entrepreneurs a leg up on the competition and position them for success in the years ahead. By implementing some or all of these strategies mentioned above, entrepreneurs can improve their chances of success and ensure that their businesses remain competitive in the ever-changing business landscape. HBM

Three Simple Ways to Make Your Home Office Space Cozier

BY TONYA DYBDAHL

Photo Credit: DepositPhoto

People who work from home need the physical and mental space to be able to give their work the full attention it needs. However, when you work from home, it can be difficult to separate work and leisure, which can cause heightened stress and anxiety and even physical pains.

A new Work Habits Research Study commissioned by NationalBusinessFurniture.com of over 1,000 employed Americans finds that changing work habits over the past couple of years such as more screen time, sitting and less physical activity are taking a toll in terms of more frequent backaches, headaches and shoulder pains as well as weight gain. Now, as life takes on a new normal, it's an opportune time to reimagine how to create home office spaces that inspire wellness and reduce physical and mental anxiety.

Here are three tips for curating a healthy home office workspace sure to help curb those Zoom meeting blues.

Act with intention

Being intentional about how your space is set up can save you stress in the long run. By tapping into your emotional health with the use of certain design and organizational choices, you may find that your energy levels are higher.

Customize with color to boost your mood

Working from home allows you to have more options with what you do with your space, like opening a window or having full command of the blinds. In the Work Habits Research study, 35 percent of working Americans said that having a window or natural light supported their health — but what if you don't have this option, or live in an area where it's darker?

One easy solution is to incorporate colors as a pick-me-up.

- Add a sunny, bright color palette to your walls to add energy to your workday and add pops of color to your desk with photos, desk supplies or small lamps.
- Need some natural light without the distractions of color? Consider using a pastel or white hue to attract natural light, which can also aid in energizing your workday.

Dark shades, on the other hand, can help foster concentration, according to color psychologists.

Address all of you

The most important part of your work is you. Forty percent of working Americans surveyed in the Work Habits study said that they were more depressed or anxious working from home. By addressing your wellbeing as a whole person rather than just an employee, not only can you do your best work, but lessen your feelings of anxiety and depression outside of the office:

Appeal to your senses

While color appeals to your visual senses, aim to maximize your other senses to help you be your best self to your work environment.

Many of our senses appeal to an innate desire to connect with nature and your love of living things which is called biophilia. In office spaces, this translates to finding ways to bring elements of nature indoors

Here are some tips to strengthen to add 'green' to your workspace and boost your emotional health:

- Bring plants into your workspace: If you don't have a natural green thumb, you can purchase fake plants or succulents which still help to increase the sense of outdoors.
- Create a plant wall: You can also purchase wall planters to hang up your favorite flora, real or fake.
- Invest in biophilic furniture: Materials like wood can help create that cozy, safe feeling. Don't want to invest in an entirely new desk? Try some wooden accents, like a lamp.

Simple Ways Continued

Enhance your day with oil diffusers

Another way to bring nature into your environment is by using an oil diffuser, which can fill your space with mood-boosting natural scents.

These devices disperse fragrant oils into the air to boost your mood and your productivity or aid in relaxation.

- Try a citrus or peppermint scent to help grow your energy levels.
- Stressed out? Lavender can cool those moods.
- Not feeling well? Stress only makes it worse. If you're sick and can't take time away from work, use peppermint, ginger or spearmint oils which might help you feel a little better.

Photo Credit: DepositPhoto

Look into ergonomic options

Mental health should be a priority, but there are also some easy things you can do to invest in your physical health. Luckily, practicing ergonomics can help control pain and offer ways to prevent chronic muscle tension and back pain.

That means trading out your dining room table and chairs for ergonomic furnishings and workspace arrangements which preserve your long-term physical health. And by pushing your personal furniture to the side, you can better separate and balance your work and personal life.

Here are some tips for finding the best ergonomic options:

- Look for support: Your furniture should have appropriate back, arm and neck support with adequate cushioning and depth. If you're unsure, it's always recommended to try before you buy and see what has the most support.
- Adhere to adjustability: Make sure your chairs and desks are adjustable so you'll always have a great fit.
- Choose comfort: A reclining chair with a deep, cushioned seat and armrests isn't just cozy, but optimal for your spinal health and posture.

When in doubt, organize it out

Organizing your space can significantly decrease distractions and separate work from home. Everything from work should have a place that doesn't interfere with your personal items.

Diminishing distractions can give you less to focus on, which in turn helps decrease your stress and anxiety levels:

Invest in organizational tools

To help find that essential separation, consider investing in organizational tools:

- Use a bulletin board or whiteboard to keep track of dates, assignments and tasks, add a personal touch with photos or organize stray notes you might need later.
- Add a paper tray to your desk to keep everything in one place and label items to better track them later.
- Use a locking file cabinet to physically separate work from your personal space and keep valuables safe in case of emergency.
- Take notes digitally to help decrease desk clutter.

Just toss it

Don't need it? Not sure what it's there for? Toss it, or the clutter will continue to pile up. If you're someone that uses post-it notes or paper to organize your thoughts, make sure you throw out what you don't need when you're done with it.

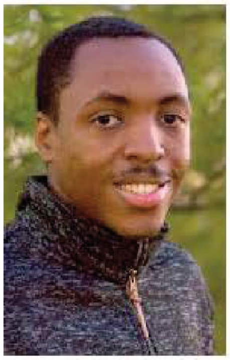
Make Your Home Office Work for You

Your work is important, but so are you. Focus on what you can control — like your workspace — to boost both your mental health and your productivity. Even the smallest choices matter when you spend so much of your week working — you should make your home office workspace work for you. HBM

About the Author: Tonya Dybdahl is Space Planning and Design Department Manager for NationalBusinessFurniture.com.

Fulfilling Focus: Point-and-Shoot Simplicity in Real Estate Photography

BY SEAN O'KEEFE



Creative by nature, and ambitious by virtue, Joe Williams (left), Founder of Framework Film Group, is always looking to better his skill set. A 2009 graduate of Bowie State University's Emerging Media program, today Joe is a multi-faceted entrepreneur who films weddings and develops corporate branding videos for businesses in the Washington D.C. area.

On the photography side, he shoots residential real estate over a nearly one-hundred-mile radius surrounding the city through his long-standing relationship with Homejab.com

"I have been shooting for Homejab since 2015. The assignments have been strong and consistent from the very start, and they take care of everything but the photography," says Williams of the app.-based, on-demand real estate photography platform that fills his schedule when and as much as needed. "Homejab helped me break into the real estate industry in a way that I couldn't have accomplished on my own. The app puts me in front of hundreds of possible clients each day and lets me choose jobs that fit in with my other obligations."

Talented, committed, and focused on his craft, Williams is also humble. He acknowledges that as he learned in college, each medium requires special attention to detail, and acute technical acumen only acquired through practice. After finding and taking on a few real estate photography clients in 2013, Williams spent several years maturing his ability to actualize the listing agent's perspective while balancing contrasting indoor/outdoor lighting conditions. Though he was improving his craft, the limiting factor was the tremendous effort associated with building relationships with listing agents, scheduling shoots with homeowners, post-production processes, and meeting the ever-demanding urgencies of his area's many booming real estate markets.

"When I started shooting real estate, there was a lot of trial and error," says Williams who, like many before him, learned his craft while applying it. When he wasn't shooting corporate videos, weddings, or a client's listing, Williams practiced by taking pictures at home while making notes on settings and situations. "Once I contracted with Homejab, they provided training as part of their quality assurance processes. Homejab's guidance and structure helped me dial in the right techniques around bracketing for difficult exposures and seeing the whole space from the buyer's perspective before setting up to photograph it."

Today, Williams' work week is always full. While his corporate brand video work is interspersed among urban environs from Washington D.C. to Baltimore, real estate photography assignments in suburban and rural markets offer a welcome change of scenery. Through his relationship with Homejab, Williams' marketing effort concentrates on corporate clients, while his reputation for great real estate photography through Homejab keeps him as busy as he wants to be.

Photo Credit: Joe Williams

Fulfilling Focus Continued

Photo Credit: Joe Williams

"Some days I shoot one or two houses, other times I shoot three or four," says Williams of the workload. Once he registered with Homejab, his work was assessed and approved through an interview process. After taking a few assignments, Williams became a reliable resource to D.C. area listing agents. He soon found his services in demand. He shares that on a typical house, he will take between 100 and 150 images to generate the 15 to 50 finished images in each package. In larger houses or HDR packages, Williams says the number of photos taken can easily exceed 200 in a period of just a few hours.

"I love that I'm able to combine many of my multi-media skills into my assignments. So, it's super fulfilling," says Williams of the pre-set, customer-directed packaged pricing built into the Homejab platform. "Depending on the size of the house and, perhaps its value, listing agents choose packages that include photographs, video tours, and even overhead images and videos taken from a drone."

Listing agents book each job by selecting between standard or High Dynamic Range (HDR) images in finished photo counts of 15, 30, or 50. They choose from photo-only or photo+ packages with the possibility of video tours, aerial photos, and twilight exteriors. In total there are more than 50 different package possibilities that Homejab Photographers fill with a combination of cameras, camcorders, and drone-flown cameras to get all angles.

Once the images are captured, Joe simply uploads those selected from each batch to the Homejab platform. Then, just like that, he's on to the next assignment.

"What makes it work so great for me as the photographer is that I accept the job and I shoot the house correctly, but other than that my responsibilities are almost none," Williams says of the postproduction process.

Homejab is the brainchild of Joe Jesuele, a life-long problem-solver who spent nearly 20 years in residential real estate and commercial development on his way to founding Homejab in 2012. Jesuele recognized the opportunity to build an on-demand real estate photography company while scouting a residential opportunity outside of Philadelphia. When the property in question looked nothing like the pictures that were listed, he wasted a day visiting the site. Whereas he was uninterested in the property, Jesuele realized that good photography would only attract buyers that were. That alone would save significant time and effort for all involved, most especially the listing agent. In trying to attack the problem, Joe felt certain that there was a strong market for quality real estate photography through an on-demand platform akin to Uber or DoorDash.

"The objective was to create efficiencies for both the listing agents and the photographer that make it a win-win for both," says Jesuele. Through Homajab's built-in scheduling platform, listing agents invest less than two minutes in orchestrating their shoots. Even better, they can do it whenever they want. "Homejab has attracted a national pool of listing agents, and schedules approximately 125 independent shoots a day nationwide. We fill these assignments through top-quality professional photographers in local markets. We see ourselves almost as something of an association of real estate photographers; advocates for high-quality photography and high-quality assignments alike."

Currently, Homejab is working with more than 800 talented photographers drawn from every major metropolitan market in the U.S. In addition to the long line of listing agents and a deep pool of photographers like Joe Williams, Homejab also works with photo editors that stitch together the bracketed HDR shots and manage the other post-production necessities.

"Photographers are self-employed entrepreneurs who leverage their time and talent to build their business within their abilities and ambitions," says Jesuele of his admiration for Joe Williams and many others. "Real estate photography can be a tough market. There is a lot of ancillary work in dealing with listing agents, coordinating shoot times with homeowners, postproduction, and then packaging pictures so agents can market homes quickly. Homejab eliminates all of that for the photographer, so they can concentrate on what they are good at."

William agrees and feels fortunate to have found such a strong partner in Homejab. "Being a great business is a lot like becoming a great photographer," he concludes. "Every day you look for little ways to get better. As time passes you have a chance to look back at what you have accomplished and see through your photos and your reach and revenue that you are on the right track." HBM

About the Author: Sean O'Keefe is an architecture and construction writer who crafts stories and promotional copy based on people, ideas, and more than 20 years of experience in the built environment. You can reach him at www.sokpr.com

Can Social Media Likes Impact Your Business?

BY EDITOR

Social media has become an integral part of our lives, including businesses. With billions of active users, it has become one of the most effective means for businesses to connect with target audiences and promote products and services.

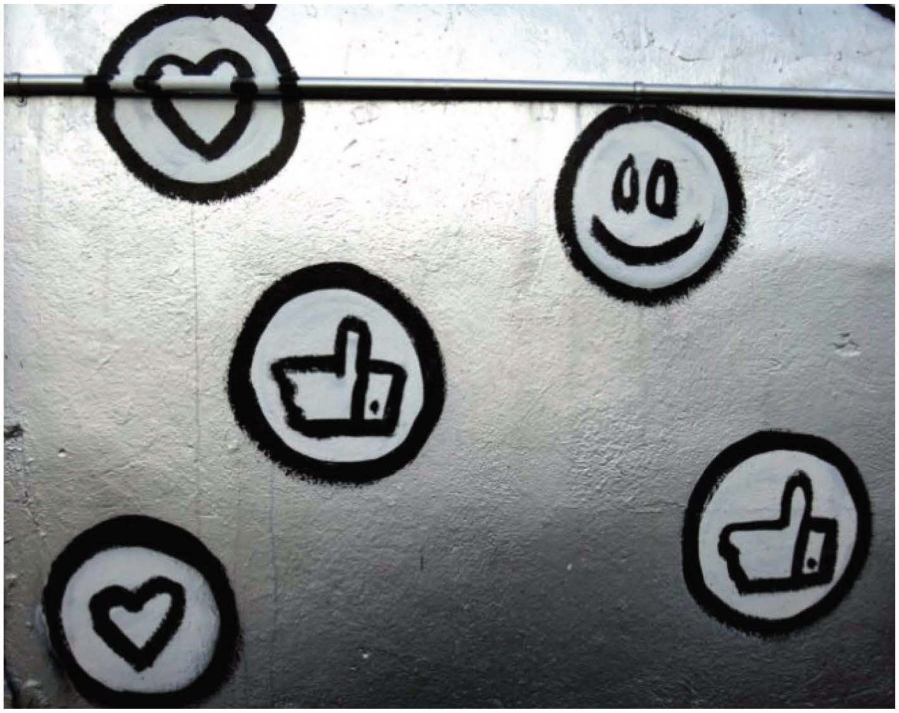


Photo Credit: George Pagan III on Unsplash

But as with anything else, it is important not to invest in a marketing platform that does not generate results. This means, if you are using social media for business, it is crucial to determine its relevance for your business.

One of the critical metrics to measure the success of your social media marketing efforts is the number of likes your posts receive. iDigic.net explores the importance of likes on social media to boost your business and shares how you can leverage this metric to drive more sales.

What Role Does Social Media Likes Play?

Social media likes play a major role in the success of a business. How exactly are they important?

- Likes on social media are crucial as they indicate engagement with your content. When a user likes your post, it signals that they find your content interesting and relevant, and are likely to engage further with your brand. This engagement can take many forms, such as commenting on your post, sharing it with their followers, or even visiting your profile and checking out your other posts. As your engagement rate increases, so does your visibility, which can lead to more followers and, ultimately, more sales.

- It plays a significant role in the algorithm, which determines the visibility of posts. The more likes and engagement certain posts receive, the higher the chances of them appearing in the Explore section, which can expose a brand to a wider audience. This increased exposure can lead to more followers and more sales for a business. Most businesses now focus on building likes as part of their marketing efforts.

- It provides valuable feedback. When a post receives a high number of likes, it indicates that the content resonates with the audience. You can use this feedback to improve your content strategy, create more posts that are relevant to your audience, and ultimately drive more engagement and sales.

Attracting More Social Media Likes

To boost your business with the likes of social media, you need to create engaging and relevant content that resonates with your audience. You can do this by using high-quality images and videos, writing compelling captions, and using relevant hashtags. You can also use various features, such as Stories, Reels, and IGTV to keep your audience engaged and increase the chances of them liking and sharing your content.

Bottom Line

It is a no-brainer that Instagram likes are a critical metric to measure the success of your social media marketing efforts. They indicate engagement with content, increase visibility, provide valuable feedback, and can ultimately lead to more followers and sales.

However, it is important to remember that likes should not be the only metric you use to measure success. Focus on other metrics, create engaging content, and leverage Instagram's features to boost your business and achieve your marketing goals. HBM

Five Ways to Manage Your Business Finances in 2023

BY EDITOR

Photo Credit: Deposit Photos

Finances are a crucial aspect of any business and therefore need proper planning to help them move from one level to the next. If your company is doing great, but you don't know how to manage your money, you might not see the impact of that growth.

There are many ways to handle finances, but it all depends on the type of business that you run. While hiring a good accountant for your company is essential, understanding your finances is even more critical.

Here are a few tips to help you with this in 2023.

1. Have Convenient Payment Options

Customers today have embraced everyday banking that allows them to make payments conveniently. A business serious about increasing its annual income will provide multiple payment options for clients to ensure they do not lock out anyone.

For example, modern everyday banking with Netspend.com visa prepaid cards is one of the payment options that customers who want to manage their spending can use. If you are keen on grabbing every customer, having that as an option will make you the better brand.

> **"A company cannot run well without proper financial documents like a balance sheet, profit and loss statement, and cash flow statement."**

2. Do Not Mix Business and Personal Finances

One rule of thumb in any business is to avoid mixing personal and business money accounts. There should be a clear line between the two to ensure that you do not mix up the money and end up with unexplainable losses. Opening a business account and dedicating it to purely business funds will help you with your calculations.

You will see a clear distinction between how your company is doing financially and how your personal investments look. You can see where you need to improve by investing more time and energy. Paying yourself a salary instead of channeling your work income to your personal bank account is one way to create that separation.

3. Have the Basic Financial Documents

A company cannot run well without proper financial documents like a balance sheet, profit and loss statement, and cash flow statement. These three documents will outline your company's financial position at any point and help you see the trajectory of your business.

You can get a professional accountant to help you create the documents or invest in good bookkeeping software. The goal is to have documents where you record all transactions to help you calculate the profits or losses for your company.

4. Monitor Your Money Movements

You could hire an accountant to manage your money, but you can only ensure that everything makes sense by monitoring the books. Know how each document works to understand how your money is moving.

A little financial knowledge will help you know when something is wrong with your business finances, and you can fix it before everything crumbles. If you are using bookkeeping software, learning to track money's movements will help you optimize your capital and make profits.

5. Plan and Pay Your Taxes

Paying taxes is part of running a company and could jeopardize your establishment if ignored. Consult an expert to help you plan your taxes to avoid legal trouble. You should pay taxes based on your business structure, which is why talking to a professional is good. Also, taxes are time sensitive, and you should know when to pay to avoid penalties affecting your business finances.

Conclusion

Proper management of business finances can propel your company to the highest level possible. You should know where to inject your capital to see maximum growth for your business.

Also, a plan where the company funds its growth will help you avoid huge losses. Manage your business finances better today by following the above tips. HBM

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